

1001 State St. Suite 1400  
Erie, PA 16501  
(814) 480-5790

JOSEPH B. AGUGLIA, ESQUIRE  
Attorney-at-Law  
www.attorneyjoseph.com  
jaguglia@verizon.net

5111 Neville Rd.  
Pittsburgh, PA 15225  
(412) 446-9329

March 30<sup>th</sup>, 2010

Susan J. Schofield  
2520 Beaver Avenue  
Monaca PA 15601

**Re: Bankruptcy**

Dear Susan:

Enclosed, please find the "proof of claim" of Americas Servicing, outlining the \$17,000 in arrears on the home. Also, please find an updated Chapter 13 payment plan, outlining the \$853.55 payment, as opposed to the \$619.60 payment you are paying now. If you cannot make the new payment, I suggest going into a Chapter 7 bankruptcy, along with filing for the Obama home plan, [www.makinghomesaffordable.gov](http://www.makinghomesaffordable.gov).

As you know, a Chapter 7 bankruptcy discharges your obligation to pay on a house, so if the house goes to sheriff sale, and they sell the house for less than what you owe to them, you are NOT obligated to pay them the difference if you file a Chapter 7. Kindly take our conversation and this letter into consideration. Thank you for your time and attention in this matter. Should you have any questions, please do not hesitate to contact my office.

Very Truly Yours,

  
Joseph B. Aguglia Jr., Esq.

Enclosure

EX A

B 10 (Official Form 10) (12/08)

<b>UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>SUSAN J. SCHOFIELD</b>		Case Number: <b>10-20927 JKF</b>
<p><b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 507.</p>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <small>HABER BANK U.S.A., NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY, EARN-OUT TRUST BENEFIT PLAN, AND SAVING</small>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  Court Claim Number: _____ (If known)  Filed on: _____
Name and address where notices should be sent: <b>BANKRUPTCY DEPARTMENT          AMERICA'S SERVING COMPANY          ONE HOME CAMPUS M40 X2302-04C          DES MOINES, IA 50328</b>  Telephone number: <b>503 386 6800</b>		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Name and address where payment should be sent (if different from above):   Telephone number: _____		
1. Amount of Claim as of Date Case Filed: \$ <u>59,297.12</u>  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		6. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507 (a)( ): _____  Amount entitled to priority: \$ _____  <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
2. Basis for Claim: <u>Money loaned</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>xxxxxx5424</u>  3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____  Value of Property: \$ _____ Annual Interest Rate: <u>10.875%</u>  Amount of arrearage and other charges as of time case filed included in secured claim, If any: \$ <u>17,818.64</u> Basis for perfection: _____  Amount of Secured Claim: \$ <u>59,297.12</u> Amount Unsecured: \$ _____		
5. Creditors: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  <b>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</b>  If the documents are not available, please explain: _____		
Date: <u>03/24/2010</u>  Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.  <u>/s/ JAY B. JONES, HEGGINS</u> Phelan Sullivan & Heggins, LLP, JAY B. JONES, HEGGINS 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1616, 215-563-7000		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 132 and 3571.

DEBTOR SUSAN J. SCHOFIELD  
CREDITOR: HSBC BANK USA, NATIONAL  
ASSOCIATION, AS TRUSTEE FOR HOME  
EQUITY LOAN TRUST SERIES ACE 2004-  
HE3

CASE NO.: 10-20927 JKF  
FILING DATE: 02/17/10

**STATEMENT OF AMOUNT DUE**

**I. ARREARS**

**A. PREPETITION**

Monthly Payments	12/2007 - 03/2008, 4 months @ \$567.20	\$2,268.80
	04/2008 - 12/2009, 21 months @ \$555.81	\$11,672.01
	01/2010 - 02/2010, 2 months @ \$508.53	\$1,017.06
PROPERTY PRESERVATION		\$126.25
BPO FEES		\$380.00
ACCRUED LATE CHARGES		\$176.19
ESCROW SHORTAGE		\$286.33
FREEDOM OF INFORMATION ACT LETTERS		\$15.00
DUE DILIGENT INQUIRY		\$110.00
PROPERTY SEARCH		\$75.00
RECORD OWNER LIEN CERTIFICATE		\$325.00
SERVICE OF COMPLAINT		\$50.00
FILING OF COMPLAINT		\$112.00
TAX CERTIFICATION		\$100.00
FORECLOSURE FEE		\$625.00
TOTAL PREPETITION ARREARS		\$17,338.64

**B. POSTPETITION FEES/COSTS**

PREPARATION AND FILING OF PROOF OF CLAIM	\$300.00
TOTAL POSTPETITION ARREARS	\$300.00

<b>TOTAL ARREARS</b>	<b>\$17,638.64</b>
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**II. INDEBTEDNESS**

**A. PREPETITION**

Principal Balance	\$41,766.85
Interest	\$10,453.15
ESCROW ADVANCE	\$4,682.68
PROPERTY PRESERVATION	\$126.25
BPO FEES	\$380.00
ACCRUED LATE CHARGES	\$176.19
FREEDOM OF INFORMATION ACT LETTERS	\$15.00
DUE DILIGENT INQUIRY	\$110.00
PROPERTY SEARCH	\$75.00
RECORD OWNER LIEN CERTIFICATE	\$325.00
SERVICE OF COMPLAINT	\$50.00
FILING OF COMPLAINT	\$112.00
TAX CERTIFICATION	\$100.00
FORECLOSURE FEE	\$625.00
TOTAL PREPETITION INDEBTEDNESS	\$58,997.12

Phelan Hallinan & Schmieg, LLP  
1617 JFK Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814

UNITED STATES BANKRUPTCY COURT

IN RE

SUSAN J. SCHOFIELD  
Debtor(s)

CHAPTER 13

CASE NO. 10-20927 JKF

JAY B. JONES, certifies that a true and correct copy of the attached Proof of Claim was served upon the following person(s):

JOSEPH B. AGUGLIA, JR., ESQUIRE  
1001 STATE STREET  
SUITE 1400  
ERIE, PA 16501

RONDA J. WINNECOUR, ESQUIRE (TRUSTEE)  
SUITE 3250, USX TOWER  
600 GRANT STREET  
PITTSBURGH, PA 15219

OFFICE OF THE UNITED STATES TRUSTEE  
1001 LIBERTY AVENUE, SUITE 970  
PITTSBURGH, PA 15222

March 24, 2010

/s/ JAY B. JONES, ESQUIRE